1   4. (Amended) A system for determining collectability of a check

2   writer from a database including historical negative information of the check writer

3   for check cashing approval or denial, the system comprising:

4   a first mechanism for receiving the negative information of the check

5   writer from the database;

6   a second mechanism for processing the negative information to

7   determine a score of the check writer based on the negative information;

8   a third mechanism for classifying the check writer within a pre-

9   determined category based on the score;

10   a fourth mechanism for removing the negative information of the check

11   writer from the database, if the pre-determined category within which the check

12   writer is classified is within a pre-set category; and

13   a fifth mechanism for retaining the negative information of the check

14   writer in the database, if the pre-determined category within which the check writer

15   is classified differs from the pre-set category.

1   6.   (Added) A method of determining collectibility of a check

2   writer comprising:

3   receiving negative information about the check writer in a negative

4   file;

5   determining a score for the check writer based on the negative

6   information;

7   classifying the check writer based on the score; and

8   removing the negative information from the negative file if the check

9   writer is classified as collectable.

1   7. (Added) A method of determining collectibility of a check writer

2   as in claim 6 further comprising storing information about the check writer from

3   which the negative information has been removed in a scrubbed file.